

This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies. This Bulletin is for informational purposes only and does not constitute legal notice of an application.

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***BULLETIN
APRIL 30, 2015, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>DISCONTINUE INTERSTATE BRANCH</u>		
3-6-15	Unison Bank, Jamestown, to discontinue interstate branch at 20713 E Ocotillo Rd, Ste 101, Queen Creek, AZ	Preliminary application
<u>FACILITY APPLICATION</u>		
4-6-15	First International Bank & Trust, Watford City, to establish facility at Lot 2, Block 2 of Fox Hills Village, Watford City,	Approved by Commissioner 4-17-15

USURY

The usury rate for unregulated lenders the month of May 2015 is **7.000% (5.590%)**.

PLEASE NOTE: The usury rate is equal to five and one half percent (5.5%) higher than the current cost of money as reflected by the average rate of interest payable on U.S. Treasury Bills maturing within six months; but in any event the maximum allowable interest rate ceiling may not be less than seven percent (7.0%).